

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF OHIO**

IN RE:  
ANGELA A. FIGGS-ZACKERY

CASE NO. 10-15474

DEBTOR(S)

**CERTIFICATE OF SERVICE**

I hereby certify that on April 18, 2015 a copy of the foregoing  
Certification of Final Payment - Discharge  
was served on the registered ECF participants listed on the attached list, **electronically** through the court's ECF  
System at the email address registered with the court.

I further certify that on April 17, 2015 a copy of the foregoing notice was mailed by US First-Class  
mail, postage prepaid and properly addressed to the recipients on the attached list.

/s/ Margaret A. Burks  
Margaret A. Burks

Document Page 2 of 10  
IN THE UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF OHIO  
WESTERN DIVISION

bknotice

IN RE:  
ANGELA A. FIGGS-ZACKERY  
1743 HOLLOWAY AVENUE  
CINCINNATI, OH 45207

CASE NO. 10-15474  
CHAPTER 13  
JUDGE BETH A. BUCHANAN

Debtor  
SSN(1) XXX-XX-1053

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CHAPTER 13 TRUSTEE'S CERTIFICATION OF FINAL PAYMENT  
AND CASE HISTORY ELIGIBLE FOR DISCHARGE

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The above case having been completed on Apr 09, 2015, the Trustee has filed this Certification of Final Payment and Case History and has attached a detailed record of all receipts and disbursements. A review of the case file at the Bankruptcy Court did not reveal any filed proofs of claims other than as herein set forth.

A FINAL REPORT will be filed with the Court after all checks issued by the Trustee have been paid. That report will account for any receipts and disbursements since the issuance of the Certification of Final Payment and Case History.

Bankruptcy Rule 1007 (b) (7) requires the Chapter 13 debtor to file a statement regarding completion of a course in personal financial management, prepared as prescribed by the appropriate official form. The statement required by this section shall be filed by the debtor no later than the last payment made by the debtor as required by the plan or the filing of a motion for entry of discharge.

**Within twenty one (21) days of the filing of this Chapter 13 Trustee's Certification of Final Payment and Case History, debtors shall file with the Court the "Debtor(s)' Certification Regarding Issuance of Discharge Order". The form can be viewed on the Trustee's website at [www.13network.com](http://www.13network.com).**

1. The case was filed on Aug 09, 2010 and confirmed on Oct 19, 2010. The case is submitted for closing as COMPLETED.
2. The amount paid to the Trustee by or on behalf of the debtor(s) was \$7,124.01.

## 3. The Trustee made disbursements to the creditor(s) listed below:

CREDITOR NAME	CLASS	CLAIM AMOUNT	PRINCIPAL PD	INTEREST PD	BALANCE DUE
401 K LOAN	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0001	Dividend Paid: 100.00%	Interest Rate: .00%			
COMMENT: 401 K					
COMMUNITY HOME FINANCIAL SERVICES	DIRECT PAY	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0002	Dividend Paid: 100.00%	Interest Rate: .00%			
COMMENT: 2ND MORT					
WELLS FARGO BANK	DIRECT PAY	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0003	Dividend Paid: 100.00%	Interest Rate: .00%			
COMMENT: 1ST MORT					
ARROW FINANCIAL	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0004	Dividend Paid: 80.00%	Interest Rate: .00%			
ASPIRE VISA	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0005	Dividend Paid: 80.00%	Interest Rate: .00%			
BETHESDA HOSPITAL	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0006	Dividend Paid: 80.00%	Interest Rate: .00%			
BETHESDA HOSPITAL	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0007	Dividend Paid: 80.00%	Interest Rate: .00%			
CBCS	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0008	Dividend Paid: 80.00%	Interest Rate: .00%			
CINCINNATI HEMATOLOGY ONCOLOGY	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0009	Dividend Paid: 80.00%	Interest Rate: .00%			
EAGLE FINANCE	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0010	Dividend Paid: 80.00%	Interest Rate: .00%			
EOS CCA	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0011	Dividend Paid: 80.00%	Interest Rate: .00%			
ERROL STERN, MD	UNSECURED CREDITOR	\$922.09	\$737.67	\$0.00	\$0.00
Clm #: 0012	Dividend Paid: 80.00%	Interest Rate: .00%			
FFCC-COLUMBUS INC	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0013	Dividend Paid: 80.00%	Interest Rate: .00%			
JEFFERSON CAPITAL SYSTEMS, LLC	UNSECURED CREDITOR	\$296.89	\$237.51	\$0.00	\$0.00
Clm #: 0014	Dividend Paid: 80.00%	Interest Rate: .00%			
GOOD SAMARITAN HOSPITAL (TRIHEALTH)	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0015	Dividend Paid: 80.00%	Interest Rate: .00%			
PORTFOLIO ACQUISITIONS, LLC	UNSECURED CREDITOR	\$1,069.98	\$855.98	\$0.00	\$0.00
Clm #: 0016	Dividend Paid: 80.00%	Interest Rate: .00%			
JEFFERSON CAPITAL SYSTEMS, LLC	UNSECURED CREDITOR	\$994.69	\$795.75	\$0.00	\$0.00
Clm #: 0017	Dividend Paid: 80.00%	Interest Rate: .00%			
JEWISH HOSPITAL	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0018	Dividend Paid: 80.00%	Interest Rate: .00%			
K. WILLIAM KITZMILLER	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0019	Dividend Paid: 80.00%	Interest Rate: .00%			
NORTHEAST RADIOLOGY, INC.	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0020	Dividend Paid: 80.00%	Interest Rate: .00%			
TRISTATE ORTHOPAEDIC TREATMENT CTR	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0021	Dividend Paid: 80.00%	Interest Rate: .00%			
PROFESSIONAL RADIOLOGY INC.	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0022	Dividend Paid: 80.00%	Interest Rate: .00%			

CREDITOR NAME	CLASS	CLAIM AMOUNT	PRINCIPAL PD	INTEREST PD	BALANCE DUE
JEFFERSON CAPITAL SYSTEMS, LLC	UNSECURED CREDITOR	\$87.36	\$69.89	\$0.00	\$0.00
Clm #: 0023	Dividend Paid: 80.00%	Interest Rate: .00%			
SENEX SERVICES CORPORATION	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0024	Dividend Paid: 80.00%	Interest Rate: .00%			
SENEX SERVICES CORPORATION	UNSECURED CREDITOR	\$257.77	\$206.22	\$0.00	\$0.00
Clm #: 0025	Dividend Paid: 80.00%	Interest Rate: .00%			
THE SWISS COLONY	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0026	Dividend Paid: 80.00%	Interest Rate: .00%			
CHRIST HOSPITAL	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0027	Dividend Paid: 80.00%	Interest Rate: .00%			
TRISTATE ORTHOPAEDIC TREATMENT CTR	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0028	Dividend Paid: 80.00%	Interest Rate: .00%			
VANGUARD MEDICAL	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0029	Dividend Paid: 80.00%	Interest Rate: .00%			
JEFFERSON CAPITAL SYSTEMS	NOTICE ONLY	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0030	Dividend Paid: .00%	Interest Rate: .00%			
BETHESDA HOSPITAL	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0031	Dividend Paid: 80.00%	Interest Rate: .00%			
TRI STATE URGENT CARE OF OAKLE	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0032	Dividend Paid: 80.00%	Interest Rate: .00%			
OHIO HEART AND VASCULAR	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0033	Dividend Paid: 80.00%	Interest Rate: .00%			
NORTHEAST RADIOLOGY, INC.	UNSECURED CREDITOR	\$225.92	\$180.74	\$0.00	\$0.00
Clm #: 0034	Dividend Paid: 80.00%	Interest Rate: .00%			
SOUTHERN OHIO PATHOLOGY	UNSECURED CREDITOR	\$152.64	\$122.11	\$0.00	\$0.00
Clm #: 0035	Dividend Paid: 80.00%	Interest Rate: .00%			
OHIO GASTROENTEROLOGY & LIVER INSTITUTE	UNSECURED CREDITOR	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0036	Dividend Paid: 80.00%	Interest Rate: .00%			
COMMENT: CLAIM FILED AS ZERO AMOUNT					
BETHESDA FAMILY PRACTICE	UNSECURED CREDITOR	\$288.80	\$231.04	\$0.00	\$0.00
Clm #: 0037	Dividend Paid: 80.00%	Interest Rate: .00%			
RJM ACQUISITIONS	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0038	Dividend Paid: 80.00%	Interest Rate: .00%			
EMT	UNSECURED CREDITOR	\$97.23	\$77.78	\$0.00	\$0.00
Clm #: 0039	Dividend Paid: 80.00%	Interest Rate: .00%			
ATTORNEY GENERAL-STATE OF OHIO	NOT FILED	\$0.00	\$0.00	\$0.00	\$0.00
Clm #: 0040	Dividend Paid: 80.00%	Interest Rate: .00%			
OSU HEALTH SYSTEM ANESTHESIA SERVICES	UNSECURED CREDITOR	\$841.50	\$673.20	\$0.00	\$0.00
Clm #: 0041	Dividend Paid: 80.00%	Interest Rate: .00%			
TRIHEALTH/BETHESDA HOSPITAL	UNSECURED CREDITOR	\$377.00	\$301.60	\$0.00	\$0.00
Clm #: 0042	Dividend Paid: 80.00%	Interest Rate: .00%			
CITY OF CINCINNATI	UNSECURED CREDITOR	\$735.00	\$588.00	\$0.00	\$0.00
Clm #: 0043	Dividend Paid: 80.00%	Interest Rate: .00%			
CREDIT SOLUTIONS, LLC	UNSECURED CREDITOR	\$295.51	\$236.41	\$0.00	\$0.00
Clm #: 0044	Dividend Paid: 80.00%	Interest Rate: .00%			

CREDITOR NAME	CLASS	CLAIM AMOUNT	PRINCIPAL PD	INTEREST PD	BALANCE DUE
CHARLES MIFSUDE, SPECIAL COUNSEL	NOTICE ONLY	\$0.00	\$0.00	\$0.00	\$0.00
Cln #: 0045		Dividend Paid: .00%		Interest Rate: .00%	
COMMENT: OHIO STATE UNIVERSITY					

4. Summary of Disbursements:

	SECURED	PRIORITY	UNSECURED	CONT DEBTS	TOTAL
CLAIM AMT	\$0.00	\$0.00	\$6,642.38	\$0.00	\$6,642.38
PRIN. PAID	\$0.00	\$0.00	\$5,313.90	\$0.00	\$5,313.90
INT. PAID	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

5. Costs of Administration:

The clerk was paid \$0.00 through the plan for the filing fee.  
The debtor(s)' attorney was allowed \$1,500.00 and was paid \$1,500.00.  
The Trustee was paid \$276.51 pursuant to 11 U.S.C. 1302.  
The Trustee was paid \$10.97 for administrative notice fees.  
The debtor(s) were charged \$0.00 for NSF items.  
Refunds to the debtor(s) and/or new trustee total \$22.63.

6. When relief from stay is granted, or the claim has otherwise been paid, the claim balance due will be reflected as zero.

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CERTIFICATION AND OPPORTUNITY TO OBJECT

The debtor having completed payments under the plan and the Trustee having filed a Chapter 13 Trustee's Certification of Final Payment and Case History;

NOTICE is hereby given that if an interested party desires to object to the accounting or to any part thereof they must file an objection and a request for hearing within twenty one (21) days of the service of this Certification or the Court will close the estate and the Trustee and the surety will be released on the Trustee's bond. Any objection must set forth with specificity the facts on which the objection is based and be served on the Trustee, debtor(s), and debtor(s)' attorney.

A Trustee's Final Report and Notice to Clerk That Case Can Be Closed will be filed with the Court after all checks issued by the Trustee have been paid. Creditors - No notice will be given of the filing of the Final Report as this notice is intended to comply with 11 U.S.C section 1302(b)(1).

MARGARET A. BURKS, Chapter 13 Trustee, does hereby certify the estate has been fully administered except for any uncleared checks issued by the Trustee and that the attached is an accounting of all receipts and disbursements made herein as of the date of the issuance of this Trustee's Certification of Final Payment and Case History.

NOTICE

IF A DEBTOR(S)' CERTIFICATION IS NOT TIMELY FILED, THIS CASE WILL BE CLOSED. IF THE DEBTOR(S) SUBSEQUENTLY FILES A MOTION TO REOPEN TO ALLOW FOR THE FILING OF THE DEBTOR(S)' CERTIFICATION, THE DEBTOR MUST PAY THE FULL REOPENING FEE.

Respectfully submitted,

/s/ Margaret A. Burks, Esq.  
Margaret A. Burks, Esq.  
Chapter 13 Trustee  
Attorney No. OH 0030377

Francis J. DiCesare, Esq.  
Staff Attorney  
Attorney No. OH 0038798

Guinevere D. O'Shea, Esq.  
Staff Attorney  
Attorney Reg No. OH 0086523

600 Vine Street, Suite 2200  
Cincinnati, OH 45202  
(513) 621-4488  
(513) 621 2643 (Facsimile)  
mburks@cinn13.org - Correspondence only  
fdicesare@cinn13.org  
goshea@cinn13.org

Document Page 8 of 10  
United States Bankruptcy Court  
Southern District of Ohio

In re:  
ANGELA A. FIGGS-ZACKERY  
Debtor

Case No. 10-15474  
Chapter 13

### CERTIFICATE OF SERVICE

District/off: 0648-c

User: 454  
Form ID: COFPD

Page 1 of 3  
Total Noticed: 52

Date Rcvd: Apr 16, 2015

Notice by first class mail was sent to the following persons/entities by the Noticing Center on Apr 17, 2015.

db +ANGELA A. FIGGS-ZACKERY, 1743 HOLLOWAY AVENUE, CINCINNATI OH 45207-1735  
4 +ARROW FINANCIAL SERVICES, LLC, 5996 W. TOUHY AVE, NILES IL 60714-4610  
5 ASPIRE/TRIBUTE, PO BOX 23007, COLUMBUS GA 31902-3007  
7 BETHESDA FAMILY PRACTICE, PO BOX 633337, CINCINNATI OH 45263-3337  
8 +BETHESDA FAMILY PRACTICE, 1775 W. LEXINGTON, #100, CINCINNATI OH 45212-3667  
9 +BETHESDA FAMILY PRACTICE, 4411 MONTGOMERY RD #200, CINCINNATI OH 45212-3144  
10 +BETHESDA HOSPITAL, PO BOX 20010, CINCINNATI OH 45220-0010  
11 +BETHESDA HOSPITAL, INC. TRI-HEALTH, 619 OAK STREET, CINCINNATI OH 45206-1690  
12 +CBCS, PO BOX 163279, COLUMBUS OH 43216-3279  
13 +CINCINNATI HEMATOLOGY-ONCOLOGY, INC., 2727 MADISON ROAD, #400, CINCINNATI OH 45209-2271  
14 +CITY OF CINCINNATI, 801 PLUM STREET, ROOM 202, CINCINNATI OH 45202-5705  
15 +COMMUNITY HOME FINANCIAL SERVICES, INC, PO BOX 24023, DEPT 03008, JACKSON MS 39225-4023  
16 +CONTROLLED CREDIT, 3687 WARSAW, CINCINNATI OH 45205-1744  
17 CONTROLLED CREDIT, PO BOX 5154, CINCINNATI OH 45205-0154  
18 +CREDIT SOLUTIONS LLC, 2277 THUNDERSTICK DR, STE 400, LEXINGTON KY 40505-9002  
21 +EAGLE FINANCIAL SERVICES, INC., 225 MAIN STREET, SUITE 100, FLORENCE KY 41042-2062  
19 EMT INC, 251 W LEXINGTON ROAD, EATON OH 45320-9282  
20 +EOS CCA, 8201 W. 183RD STREET, SUITE J, TINLEY PARK IL 60487-9249  
22 +ERROL STERN, MD, 4600 SMITH ROAD, CINCINNATI OH 45212-2784  
23 FFCC- COLUMBUS, 1550 OLD HENDERSON ROAD, #100, COLUMBUS OH 43220-3626  
24 +FIRST PREMIER BANK, 900 W. DELAWARE, SIOUX FALLS SD 57104-0337  
25 +GOOD SAMARITAN HOSPITAL, EMERGENCY ROOM, 619 OAK, CINCINNATI OH 45206-1613  
28 HOME EQ SERVICING, PO BOX 13716, SACRAMENTO CA 95853-3716  
26 HSBC CARD SERVICES, PO BOX 80084, SALINAS CA 93912-0084  
27 HSBC CARD SERVICES-GOLD MASTERCARD, PO BOX 5222, CAROL STREAM IL 60197-5222  
29 +JEFFERSON CAPITAL SYSTEM, 16 MCLELAND ROAD, #400, SAINT CLOUD MN 56303-2160  
1 +JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, PO BOX 7999, ST CLOUD MN 56302-7999  
30 +JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999  
31 +JEWISH HOSPITAL, 4777 E.GALBRAITH ROAD, CINCINNATI OH 45236-2814  
32 +K. WILLIAM KITZMILLER MD, INC., L 6079, CINCINNATI OH 45270-0001  
33 NORTHEAST RADIOLOGY INC, PO BOX 42468, CINCINNATI OH 45242-0468  
39 +OHIO GI AND LIVER INSTITUTE, 2925 VERNON PLACE, STE 100, CINCINNATI OH 45219-2425  
35 OHIO HEART AND VASCULAR, PO BOX 63610, CINCINNATI OH 45263-6216  
36 OHIO TREASURER OF STATE, PO BOX 165009, COLUMBUS OH 43216-5009  
40 +ORTHOPAEDIC DIAGNOSTIC AND TREATMENT, PO BOX 636088, CINCINNATI OH 45263-6088  
37 OSU HEALTH SYSTEM ANESTHESIA SERVICES, PO BOX 711823, COLUMBUS OH 43271-8123  
41 PORTFOLIO ACQUISITIONS LLC, C/O BECKETT AND LEE LLP, POB 3001, MALVERN PA 19355-0701  
42 +PROFESSIONAL RADIOLOGY, INC., 3481 CENTRAL PARKWAY, CINCINNATI OH 45223  
43 +RJM ACQUISITION LLC, 575 UNDERHILL BLVD., #224, SYOSSET NY 11791-4437  
45 +SENEX SERVICES, ERNEST V THOMAS III, THOMAS & THOMAS 2323 PARK AVE,  
CINCINNATI OH 45206-2711  
46 SENEX SERVICES CORP, PO BOX 90199, INDIANAPOLIS IN 46290-0199  
44 SOUTHERN OHIO PATHOLOGY CONSULTANTS, PO BOX 632242, CINCINNATI OH 45263-2242  
47 SOUTHERN OHIO RADIOLOGY CONSULTANTS, PO BOX 632242, CINCINNATI OH 45263-2242  
48 +SWISS COLONY, INC, 1112 7TH AVENUE, MONROE WI 53566-1364  
50 +TERRENCE BAZELEY, ESQ, 13 EAST COURT STREET, CINCINNATI OH 45202-1143  
51 THE CHRIST HOSPITAL, PO BOX 3475, TOLEDO OH 43607-0475  
49 +TRI STATE URGENT CARE, PO BOX 76009, COLD SPRING KY 41076-0009  
52 TRIHEALTH, BETHESDA HOSPITAL, PATIENT ACCOUNTS 619 OAK ST, CINCINNATI OH 45206-1690  
53 +TRISTATE ORTHOPAEDIC TREATMENT, PO BOX 636088, CINCINNATI OH 45263-6088  
54 +VANGUARD MEDICAL, 2950 ROBERTSON AVENUE, #200, CINCINNATI OH 45209-1268  
55 WELLS FARGO BANK, N.A., ATTN: BANKRUPTCY DEPT, MAC #D3347-014 3476 STATEVIEW BLVD,  
FT MILL SC 29715-0000  
3 +WELLS FARGO HOME MORTGAGE, MAC X7801-014, 3476 STATEVIEW BLVD., FORT MILL SC 29715-7203

Notice by electronic transmission was sent to the following persons/entities by the Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

2 OHIO STATE UNIVERSITY  
34\* NORTHEAST RADIOLOGY INC., PO BOX 42468, CINCINNATI OH 45242-0468  
38\* OSU HEALTH SYSTEM ANESTHESIA SERVICES, PO BOX 711823, COLUMBUS OH 43271-1823

TOTALS: 1, \* 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.



District/off: 0648-c

User: 454  
Form ID: COFPD

Page 2 of 3  
Total Noticed: 52

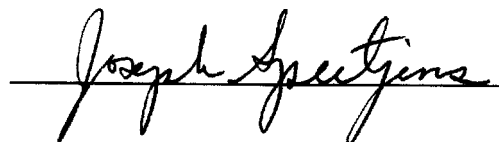
Date Rcvd: Apr 16, 2015

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the document specified in the Form ID field of this Certificate of Service to the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.**

Date: Apr 17, 2015

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 0648-c

User: 454  
Form ID: COFPD

Page 3 of 3  
Total Noticed: 52

Date Rcvd: Apr 16, 2015

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 18, 2015 at the address(es) listed below:

nef ASST US TRUSTEE (CIN) OFFICE OF THE US TRUSTEE  
nef GEORGE A DIERSING JR 600 VINE STREET  
nef MARGARET A BURKS 600 VINE STREET

TOTAL: 3